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Eill in th	nis information to identify the case:			
Debtor N	ame Jose Tobar-Valle			
United St	lates Bankruptcy Court for the: District of New Jersey			
Case nur	mber: 23-15001 (VFP)	Check if		an
0200		amended	ı marıg	
Offic	ial Form 425C			
Onic	Idi F0111 4200			
B#	this Operating Deport for Small Pusiness Under Chapter 11			12/17
Won	thly Operating Report for Small Business Under Chapter 11	40/4/0000		12/17
Month:	August 2023 Date report filed:	10/4/2023 MM / DD / YY	YY	
Line of	business: Real Estate NAISC code:	2733		
l	ordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury			
that I h	nave examined the following small business monthly operating report and the accompanying			
attachi	ments and, to the best of my knowledge, these documents are true, correct, and complete.			
Respon	sible party: Jose Tobar Valle			
Original	signature of responsible party			
Printed	name of responsible party Jose Tobar-Valle			
	1. Questionnaire			
Ans	swer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated	a. Yes	No	N/A
	If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A		110	NA
1.	Did the business operate during the entire reporting period?			$\mathbf{\Delta}$
2.	Do you plan to continue to operate the business next month?			A
3.	Have you paid all of your bills on time?		A	
4,	Did you pay your employees on time?			A
5.	Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	Ø		
6.	Have you timely filed your tax returns and paid all of your taxes?	\Box		
7.	Have you timely filed all other required government filings?	☑		
8.	Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	I		
9.	Have you timely paid all of your insurance premiums?	☑		
	If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhib	oit B.	_	
10.	Do you have any bank accounts open other than the DIP accounts?		V	
11.	Have you sold any assets other than inventory?			☑
12.	Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?		\Box	
	Did any insurance company cancel your policy?		Ø	
	Did you have any unusual or significant unanticipated expenses?		\mathbf{A}	
	Have you borrowed money from anyone or has anyone made any payments on your behalf?		\mathbf{Q}	
	Has anyone made an investment in your business?			\Box

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btor Na	_{ime} Jose Tobar-Valle	Case number 23-15001 (VFP)			
17.	Have you paid any bills you owed before you filed b	ankruptcy?		Ø	
18.	Have you allowed any checks to clear the bank that	were issued before you filed bankruptcy?		☑	
	2. Summary of Cash Activity for A	II Accounts			
19.	Total opening balance of all accounts			4.000	40
	This amount must equal what you reported as the month. If this is your first report, report the total of	e cash on hand at the end of the month in the previous cash on hand as of the date of the filing of this case.	\$	4,299	<u>.1</u> 8
20.	Total cash receipts				
	Attach a listing of all cash received for the month cash received even if you have not deposited it a receivables, credit card deposits, cash received payments made by other parties on your behalf. lieu of <i>Exhibit C</i> .	at the bank, collections on from other parties, or loans, gifts, or			
	Report the total from Exhibit C here.	\$ <u>10,500.0</u> 0			
21.	Total cash disbursements				
	Attach a listing of all payments you made in the r date paid, payee, purpose, and amount. Include transactions, checks issued even if they have no checks issued before the bankruptcy was filed th and payments made by other parties on your bel in lieu of <i>Exhibit D</i> .	all cash payments, debit card of cleared the bank, outstanding hat were allowed to clear this month,			
	Report the total from Exhibit D here.	· ·			
22.	Net cash flow			621	69
	Subtract line 21 from line 20 and report the resul This amount may be different from what you may		+ \$_	<u> </u>	
23.	Cash on hand at the end of the month				
	Add line 22 + line 19. Report the result here.		•	4,920	87
	Report this figure as the cash on hand at the beg	ginning of the month on your next operating report.	= \$_	7,020	
	This amount may not match your bank account the have not cleared the bank or deposits in transit.	palance because you may have outstanding checks that			
	3. Unpaid Bills				
	Attach a list of all debts (including taxes) which y	you have incurred since the date you filed bankruptcy but to the debt was incurred, who is owed the money, the Report the total from <i>Exhibit E</i> here.			
24.	Total payables		\$_	0	.00
	(Exhibit E)				
	4. * · · · · · · · · · · · · · · · · · ·				

Debtor Name	Jose	Tobar-Valle	9
Deniol Hallie	0000		۱

Case number 23-15001 (VFP)

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

_	0.00
\$	0.00

5. Employees

- 26. What was the number of employees when the case was filed?
- 27. What is the number of employees as of the date of this monthly report?

0

0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?	\$8
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?	\$ 25,000.00
30. How much have you paid this month in other professional fees?	\$
31. How much have you paid in total other professional fees since filing the case?	\$

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	_	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 12,140.00		\$ 10,500.00	=	\$1,640.00
33. Cash disbursements	\$_8,500.00	_	\$9,878.31_	=	\$ <u>-1,378.31</u>
34. Net cash flow	\$3,640.00	-	\$621.69	=	\$3,018.31

- 35. Total projected cash receipts for the next month:
- 36. Total projected cash disbursements for the next month:
- 37. Total projected net cash flow for the next month:

- \$ 10,500.00
- **8,500.00**
- **=** \$ 2,000.00

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Debtor Name	Jose Tobar-Valle	Case number 23-15001 (VFP)
	8. Additional Information	
If avail	able, check the box to the left and attach copies of the following docum	ents.
☑ 38	3. Bank statements for each open account (redact all but the last 4 digits o	f account numbers).
<u> </u>	Bank reconciliation reports for each account.	
\ 40). Financial reports such as an income statement (profit & loss) and/or bala	ince sheet.
□ 41	Budget, projection, or forecast reports.	
□ 42	2. Project, job costing, or work-in-progress reports.	

EXHIBIT A TO AUGUST 2023 MONTHLY OPERATING REPORT

- 3. Monthly payments have not been made to the following creditors:
 - Deutsche Bank National Trust Co for the 2nd mortgage on 39 Condit Terrace
 - Caliber Home Loans, Inc. for the mortgage on 45 Llewellyn Avenue

EXHIBIT C TO AUGUST 2023 MONTHLY OPERATING REPORT

Cash Receipts

Date	Amount
8/7/23	\$5,800.00
8/9/23	\$2,925.00
8/14/23	\$1,775.00
Total	\$10,500.00

EXHIBIT D TO AUGUST 2023 MONTHLY OPERATING REPORT

Cash Disbursements

Date Paid	Payee	Purpose	Amount
8/9/23	PSEG	Utilities	\$62.56
8/9/23	PSEG	Utilities	\$21.93
8/10/23	US Trustee	Quarterly Fee Payment	\$250.00
8/11/23	Wells Fargo	Mortgage Payment - 472 Glebe St	\$1,955.17
8/15/23	Mortgage Servicing Center	Mortgage Payment -39 Condit Terrace	\$3,216.24
8/15/23	American Water	Utilities	\$133.87
8/15/23	American Water	Utilities	\$116.54
8/15/23	American Water	Utilities	\$99.22
8/15/23	PaymentUs	Bill pay service	\$1.95
8/16/23	Mr. Cooper	Mortgage Payment – 58 Llewellyn Ave	\$2,520.83
8/17/23	R.B Levant, PA -check 102	Payment to Accountant for Taxes	\$1,500.00
		Total	\$9,878.31

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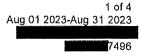


JOSE TOBAR VALLE DIP CASE 23-15001 DIST NJ 39 CONDIT TERRACE

WEST ORANGE NJ 07052

STATEMENT OF ACCOUNT

Page: Statement Period: Cust Ref #: Primary Account #:



Chapter 11 Checking

JOSE TOBAR VALLE DIP CASE 23-15001 DIST NJ Account # 7496

ACCOUNT SUMMARY			
Beginning Balance	4,299.18	Average Collected Balance	6,391.50
Deposits	10,500.00	Interest Earned This Period	0.00
,		Interest Paid Year-to-Date	0.00
Checks Paid	1,500,00	Annual Percentage Yield Earned	0.00%
Electronic Payments	8,378,31	Days in Períod	31
Ending Balance	4,920.87	•	

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUN	NT ACTIVITY		
Deposits			
POSTING DATE	DESCRIPTION		ARC+AL
08/07	DEPOSIT		5,800.00
08/09	DEPOSIT		2,925.00
08/17	DEPOSIT		1,775.00
		Subtotal:	10,500.00
Checks Paid	No. Chacks: 1	'Indicates break in serial sequence or check processed electronically and listed under Electronic P	ayments
DATE	SERIAL NO.	AMOUNT	
08/17	102	1,500.00	
		Subtotal:	1,500.00
Electronic Pay			
POSTING DATE	DESCRIPTION		AMEMIA
08/09	•	PUBLIC SERVICE PSEG ****35165409	62.56
08/09	ACH DEBIT,	PUBLIC SERVICE PSEG ****14731201	21.93
08/10	ELECTRONI	C PMT-WEB, QUARTERLY FEE PAYMENT 6PBD46GPS51	250.00
08/11	ELECTRONI	C PMT-WEB, WF HOME MTG AUTO PAY ****778359	1,955.17
08/15	ELECTRONI	C PMT-TEL, MORTGAGE SERV CT MTG PAYMT ****481346	3,216.24
08/15	ELECTRONI	C PMT-WEB, AMERICAN WATER E BILLPAY AMERICAN WATER	133.87
08/15	ELECTRONI	C PMT-WEB, AMERICAN WATER E BILLPAY AMERICAN WATER	116.54
08/15	ELECTRONI	C PMT-WEB, AMERICAN WATER E BILLPAY AMERICAN WATER	99.22
08/15	ELECTRONI	C PMT-WEB, PAYMENTUS BILLPAY PAYMENTUSCORP_I	1.95
08/16	ELECTRONI	C PMT-WEB, NSM DBAMR.COOPER NSM DBAMR 5470346	2,520.83
		Subtotal:	8,378,31

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance	your Account
----------------	--------------

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- · Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- · Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- 1. Your ending balance shown on this statement is:
- 2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 5 Subtotal by adding lines 1 and 2.
- 4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Page:	2 of 4
Ending Balance	4,920.87
€) Total Deposits	+
€) Sub Total	The all sections is the section of t
《) Total Withdrawals	-
Adjusted Balance	

DEPOSITS ROT GREATFRENT	DOLL AHS	CENTS
English broad place and a book our purpose of		

Total Deposits		0

WITHDHAWALS NOT ON STATEMENT	DGL: A95	CENTS
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WITHDRAWALS NOT ON STATEMENT	COMP ONE	CESSES.
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Total Withdrawals	-	(3)

FOR CONSUMER ACCOUNTS ONLY --- IN CASE OF ERRORS OR ONE STICHS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS.

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about. The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY -- BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number, The doffar amount of the suspected error, Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about,

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full.

To compute the finance charge, multiply the Average Dally Balance times the Days in Period limes the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the belance for each day of the billing cycle, then dividing the total balance by the number of Days In the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no linence charge accrues. Finance charge adjustments are included in your total finance charge.



STATEMENT OF ACCOUNT

JOSE TOBAR VALLE DIP CASE 23-15001 DIST NJ

Page: Statement Period: Cust Ref #: Primary Account #: 3 of 4 Aug 01 2023-Aug 31 2023 7496

DAILY BALANCE SUM	MARY		
DATE	BALANCE	DATE	BALANCE
07/31	4,299.18	08/11	10,734.52
08/07	10,099.18	08/15	7,166.70
08/09	12,939.69	08/16	4,645.87
08/10	12,689.69	08/17	4,920.87



STATEMENT OF ACCOUNT

JOSE TOBAR VALLE DIP CASE 23-15001 DIST NJ

Page: Statement Period: Cust Ref #: Primary Account #: 4 of 4 Aug 01 2023-Aug 31 2023 7496

Upcoming changes to your TD Bank account(s)

We want to make you aware of some changes we're implementing to your deposit account on September 15, 2023 or shortly after. Not all of these changes may affect you, but please see the information below so that you can make the best decisions to fit your banking needs.

Increasing Paper Statement fee to \$3

We are increasing the fee for receiving paper statements. This change will apply to the account types outlined in the chart below. But you can avoid these fees just by enrolling in paperless statements. Log in to Online Banking or the TD Bank app to set it up.

Account Type	Current Fee	New Fee
TD Simple Checking	\$1	\$3
TD Convenience Checking	\$1	\$3
TD Beyond Checking	\$0	\$3
TD Premier Checking	\$0	\$3
TD Interest Checking	\$0	\$3
TD Student Checking	\$0	\$3
TD Core Checking	\$0	\$3
TD Value Checking	\$0	\$3
TD Relationship Checking	\$0	\$3
TD 50 Plus Checking	\$0	\$3 .

Additional things to know regarding this fee change:

- If you are currently enrolled to receive paperless statements, this fee will not impact you.
- This fee increase will not apply if you have a TD 60 Plus Checking, TD Essential Banking, TD Growth Money Market, TD Wealth or TD personal savings account.

We're eliminating some of our deposit product fees as well. Here's what you can expect.

We're eliminating the Return Deposit Item fee

If a check you deposited into your account is returned, you'll no longer be charged a fee.

We're eliminating the Non-Sufficient Funds fee on savings accounts

We won't charge you a Non-Sufficient Funds fee for returned payments on your personal savings account, no matter the reason.

We're decreasing Excess Transaction fees

We're reducing the fee to \$3 (per transaction) if you make transactions more than 6 times a month with your savings account.

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PERSO	TOBAR VALLE DNAL BANKRUPTCY # 23-15001	<u>8/</u>	102 10/2023 ^{95-136/312}	
Pay to the Order of	One-thousand		Date \$ 1,500. \$\text{\$\	**